

Identity Theft

In recent years the crime of identity theft has risen dramatically. Government officials estimate the over 750,000 Americans are victims of identity theft each year and the number is rising. The scary part is that the crime could go on for weeks or even months before the victim even knows it happened.

Identity theft occurs when a criminal obtains personal information about an individual and uses that information to fraudulently obtain credit in that person's name. Then, they can go on a buying spree and, without the victim's knowledge, proceed to destroy their good credit rating.

Each month we all receive dozens of offers for low rate credit cards in the mail. We also receive other items which may contain personal information that could help a thief obtain credit in our names. While nothing is foolproof, there are ways to protect yourself from being a victim of identity theft.

- Shred all documents that contain personal information including bank statements, credit card bills and receipts, and solicitations.
- Empty your mailbox quickly; do not let mail sit in an unlocked mailbox.
- Do not carry your social Security Card with you. Your Social Security Number is the most valuable tool an identity thief can use.
- Never leave any receipt behind, ATM, credit card etc. If you shop online, use only one credit card, this will make it easy to spot unauthorized charges.
- Most importantly, protect your personal information. Do not give personal information over the phone to anyone you do not know.
- Check your credit report at least once a year. If credit cards are obtained illegally, they should appear on your credit profile.

To order a credit report call:

- Equifax 1-800-685-1111
- Experian 1-888-397-3742
- TransUnion 1-800-916-8800

To report identity theft, call the Federal Trade Commission at 1-877-438-4338 or your local police department.

More information is available on the web by just typing the words identity theft into a search engine or go to www.consumer.gov/idtheft/ . This is a Federal Trade Commission site that provides information and resources to protect you from this ever growing crime.